

Information to identify the case:

Debtor 1	<u>John R. Martin</u>	Social Security number or ITIN	xxx-xx-9447
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joanne M. Martin</u>	Social Security number or ITIN	xxx-xx-5189
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24680-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John R. Martin

Joanne M. Martin

3/11/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John R. Martin
 Joanne M. Martin
 Debtors

Case No. 19-24680-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 23

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db/jdb +John R. Martin, Joanne M. Martin, 522 Case Street, Rochester, PA 15074-1733
 15166504 +Citizens Bank, N.A., 480 Jefferson Blvd., Warwick, RI 02886-1359
 15166508 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263)
 15166510 Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166519 +Pennymac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
 15166520 +Regions Bank/Greensky, 1797 NE Expressway, Atlanta, GA 30329-7803
 15166521 +Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2020 03:29:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:30:57 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Mar 12 2020 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15166500 EDI: BANKAMER.COM Mar 12 2020 07:13:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 15166501 +EDI: TSYS2.COM Mar 12 2020 07:13:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 15166502 +EDI: CAPITALONE.COM Mar 12 2020 07:13:00 Capital One, N.A., P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 15166503 +EDI: CITICORP.COM Mar 12 2020 07:13:00 Citicards/CBNA, P.O. Box 6217,
 Sioux Falls, SD 57117-6217
 15166505 +EDI: WFNNB.COM Mar 12 2020 07:13:00 Comenitycb/HSN, P.O. Box 182120,
 Columbus, OH 43218-2120
 15166506 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 12 2020 03:32:14
 Credit One Bank, N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
 15166507 EDI: DISCOVER.COM Mar 12 2020 07:13:00 Discover Fin Svcs, P.O. Box 15316,
 Wilmington, DE 19850
 15166509 +EDI: NHCLLC.COM Mar 12 2020 07:13:00 Heritage Valley Beaver,
 c/o National Hospital Collections, 16 Distributor Drive, Morgantown, WV 26501-0121
 15166518 +E-mail/Text: paparalegals@pandf.us Mar 12 2020 03:31:14 Patenaude & Felix, A.P.C.,
 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
 15166523 +EDI: RMSC.COM Mar 12 2020 07:13:00 SYNCb/Walmart DC, P.O. Box 965024,
 Orlando, FL 32896-5024
 15166942 +EDI: RMSC.COM Mar 12 2020 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15166524 +EDI: WTRRNBBANK.COM Mar 12 2020 07:13:00 TD Bank USA/Target Credit, P.O. Box 673,
 Minneapolis, MN 55440-0673
 15166525 +EDI: CITICORP.COM Mar 12 2020 07:13:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
 15166512* +Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166511* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166513* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166514* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166515* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166516* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166517* Heritage Valley Beaver, P.O. Box 536371, Pittsburgh, PA 15253-5905
 15166522* +Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
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Total Noticed: 23

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor John R. Martin attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
Dennis J. Spyra on behalf of Joint Debtor Joanne M. Martin attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com/missdebrastone@msn.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6